



Your Government Pension May Affect Social Security Benefits

The Government Pension Offset, or GPO, affects spouses, widows, and widowers with pensions from a federal, state, or local government job. It reduces their Social Security benefits in some cases.

If you receive a pension from a government job but did not pay Social Security taxes while you had the job, we'll reduce your Social Security spouse, widow, or widower benefits by two-thirds of the amount of your government pension. This offset is known as the GPO.

Exemptions to the Government Pension Offset

Generally, we won't reduce your Social Security benefits as a spouse, widow, or widower if:

- Your government pension is not based on your earnings.
- Your government pension is from a federal, Civil Service Offset, state, or local government job where you paid Social Security taxes; and at least one of the following applies:
 - You filed for and were entitled to spouse, widow, or widower benefits before April 1, 2004.
 - Your last day of employment at the job was before July 1, 2004.
 - You paid Social Security taxes on your earnings during the last 60 months of government service. (Under certain conditions, fewer than 60 months may be required for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.)

There are other cases where the GPO does not apply. If you need more information, please read our "[Government Pension Offset](#)" factsheet.

Information You Need to Calculate Your Benefits If You Are Affected by the GPO

To estimate your future spouse's, widow's, or widower's benefits under the GPO, you need two things:

1. The estimated "gross" monthly amount of your pension from your government job not covered by Social Security.

2. The estimated monthly amount of your Social Security benefit as a spouse, widow, or widower before the effect of GPO.

If you will be eligible for spouse's benefits and have access to your spouse's estimate:

1. Find the estimated amount of the retirement benefit your spouse would be eligible to receive at full retirement age. If your spouse already receives benefits, ask them what their benefit would be if it started at their full retirement age.
2. Divide this amount in half and round down to the nearest dollar. This is your estimated spouse's benefit if you retire at full retirement age.

If you will be eligible for a Social Security retirement benefit based on your own earnings:

As well as a higher benefit based on your spouse's earnings, it will also affect your benefits as a spouse, widow, or widower.

To get a more accurate estimate of how the government pension you receive will affect your benefit based on your spouse's work:

1. Using the calculator below, enter the estimated "gross" monthly amount of the government pension (in today's dollars) you will receive for work not covered by Social Security in Step #1 of "Calculate Your Benefits."
2. Use your most recent estimate to determine your estimated retirement benefit based on your own earnings.

Your retirement benefit based on your own earnings may be reduced due to another provision of the law, the *Windfall Elimination Provision*.

3. Subtract the estimated amount of your retirement benefit from the estimated amount of your spouse's, widow's, or widower's benefit before GPO. Enter that amount in Step #2 of "Calculate Your Benefits" and select "Compute."
4. The amount in #3 of "Calculate Your Benefits" is your estimated spouse's, widow's, or widower's benefit **after** GPO is applied. Add that figure to the estimated amount of your retirement benefit to find your total estimated monthly benefit.

If you retire before full retirement age:

Your benefit amount as a spouse will be reduced. (The reduction will vary based on your date of birth.)

Calculate Your Benefits

1. Enter the estimated "gross" monthly amount of the government pension (in today's dollars) you will receive for work not covered by Social Security:

\$

2. Enter the estimated monthly amount of spouse's, widow's, or widower's benefits you will receive before GPO (see above):

\$ Compute

3. Your estimated monthly spouse's, widow's, or widower's benefit amount, after GPO, is:

\$

Retirement Planning

If you have an estimate of your monthly Social Security retirement benefit (in future, inflated dollars), you can use the Employee Benefit Research Institute (EBRI), [Ballpark E\\$timate Online](#), to get a basic idea of how much you need to save before you retire.

Create a *my* Social Security Account

Choosing when to retire is an important and personal decision. The best way to start planning for your future is by creating a [my Social Security account](#). With *my* Social Security, you can verify your earnings, get your *Social Security Statement*, and much more – all from the comfort of your home or office.